

**Information to identify the case:**

Debtor 1	Robert M. Osiecki	Social Security number or ITIN xxx-xx-1048
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 1/22/20
Case number:	20-10044-TPA	

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Robert M. Osiecki	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	11201 Fry Road Edinboro, PA 16412	
<b>4. Debtor's attorney</b> Name and address	Kenneth M. Steinberg Steidl & Steinberg Suite 2830 Gulf Tower. 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: <a href="mailto:julie.steidl@steidl-steinberg.com">julie.steidl@steidl-steinberg.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmevf@chapter13trusteewdpa.com">cmevf@chapter13trusteewdpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814-464-9740 Date: 3/2/20

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>April 21, 2020 at 09:00 AM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 6/22/20 <b>Filing deadline:</b> 4/1/20 <b>Filing deadline:</b> 7/20/20
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>4/21/20 at 09:00 AM</b> . Location: <b>Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501</b>	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Robert M. Osiecki  
 Debtor

Case No. 20-10044-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: culy  
Form ID: 309IPage 1 of 2  
Total Noticed: 29

Date Rcvd: Mar 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2020.

db +Robert M. Osiecki, 11201 Fry Road, Edinboro, PA 16412-1071  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 tr +Ronda J. Winneccour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 15187650 +EdFinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359  
 15187652 +EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008  
 15187654 +Erie Federal Credit Union, 3503 Peach St, Erie, PA 16508-2741  
 15187655 +Erie Federal Credit Union, Attn: Bankruptcy, 3503 Peach Street, Erie, PA 16508-2741  
 15187662 +Midland Funding, 320 East Big Beaver, Troy, MI 48083-1271  
 15187663 +Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007  
 15187664 +Northwest Bank, 100 Liberty Street, Warren, PA 16365-2497  
 15187667 +PNC Bank, 5001 Peach Street, Erie, PA 16509-2031

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: julie.steidl@steidl-steinberg.com Mar 03 2020 04:06:26 Kenneth M. Steinberg,  
 Steidl & Steinberg, Suite 2830 Gulf Tower., 707 Grant Street, Pittsburgh, PA 15219  
 smg E-mail/Text: RSVVCBICNOTICE1@state.pa.us Mar 03 2020 04:07:31 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Mar 03 2020 04:07:40  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 cr +EDI: PRA.COM Mar 03 2020 08:33:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 15187649 E-mail/Text: ebn@americollect.com Mar 03 2020 04:07:52 Americollect, Po Box 1566,  
 1851 South Alverno Road, Manitowoc, WI 54221  
 15187648 E-mail/Text: ebn@americollect.com Mar 03 2020 04:07:52 Americollect, 1851 S Alverno Road,  
 Manitowoc, WI 54221  
 15187656 +EDI: AMINFOFP.COM Mar 03 2020 08:33:00 First PREMIER Bank, 3820 N Louise Ave,  
 Sioux Falls, SD 57107-0145  
 15187657 +EDI: AMINFOFP.COM Mar 03 2020 08:33:00 First PREMIER Bank, Attn: Bankruptcy,  
 Po Box 5524, Sioux Falls, SD 57117-5524  
 15187659 +EDI: PHINGENESIS Mar 03 2020 08:33:00 Genesis Bc/Celtic Bank, Attn: Bankruptcy,  
 Po Box 4477, Beaverton, OR 97076-4401  
 15187658 +EDI: PHINGENESIS Mar 03 2020 08:33:00 Genesis Bc/Celtic Bank, Po Box 4499,  
 Beaverton, OR 97076-4499  
 15207462 E-mail/PDF: MerrickBKNNotifications@Resurgent.com Mar 03 2020 04:12:58 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 15187661 +E-mail/PDF: MerrickBKNNotifications@Resurgent.com Mar 03 2020 04:12:56  
 Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001  
 15187660 +E-mail/PDF: MerrickBKNNotifications@Resurgent.com Mar 03 2020 04:12:57  
 Merrick Bank/CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001  
 15187666 +EDI: AGFINANCE.COM Mar 03 2020 08:33:00 OneMain Financial, Attn: Bankruptcy,  
 Po Box 3251, Evansville, IN 47731-3251  
 15187665 +EDI: AGFINANCE.COM Mar 03 2020 08:33:00 OneMain Financial, Po Box 1010,  
 Evansville, IN 47706-1010  
 15187668 EDI: PRA.COM Mar 03 2020 08:33:00 Portfolio Recovery, 120 Corporate Blvd Ste 100,  
 Norfolk, VA 23502  
 15187669 EDI: PRA.COM Mar 03 2020 08:33:00 Portfolio Recovery, Attn: Bankruptcy,  
 120 Corporate Blvd, Norfolk, VA 23502  
 15188143 +EDI: RMSC.COM Mar 03 2020 08:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC Mortgage, A Division of PNC Bank, National Ass  
 15187651\* +EdFinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359  
 15187653\* +EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008

TOTALS: 1, \* 2, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-1

User: culy  
Form ID: 309I

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Mar 02, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 04, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC Mortgage, A Division of PNC Bank, National Association [bkgroup@kmllawgroup.com](mailto:bkgroup@kmllawgroup.com)

Kenneth M. Steinberg on behalf of Debtor Robert M. Osiecki [julie.steidl@steidl-steinberg.com](mailto:julie.steidl@steidl-steinberg.com), [kenny.steinberg@steidl-steinberg.com](mailto:kenny.steinberg@steidl-steinberg.com); [cogoga@steidl-steinberg.com](mailto:cogoga@steidl-steinberg.com); [jbarlow@steidl-steinberg.com](mailto:jbarlow@steidl-steinberg.com); [leslie.nebel@steidl-steinberg.com](mailto:leslie.nebel@steidl-steinberg.com); [r53037@notify.bestcase.com](mailto:r53037@notify.bestcase.com); [rlager@steidl-steinberg.com](mailto:rlager@steidl-steinberg.com); [kmeyers@steidl-steinberg.com](mailto:kmeyers@steidl-steinberg.com)

Office of the United States Trustee [ustpregion03.pi.ecf@usdoj.gov](mailto:ustpregion03.pi.ecf@usdoj.gov)  
Ronda J. Winnecour [cmevf@chapter13trustee.wda.com](mailto:cmevf@chapter13trustee.wda.com)

TOTAL: 4